## NOTICE OF SALE

WHEREAS, the United States of America, acting by and through the United States Department of Agriculture, is the owner and holder of the following real estate deed(s) of trust, securing an indebtedness therein mentioned and covering certain real estate hereinafter described located in **Desoto** County, Mississippi, said deed(s) of trust being duly recorded in the Office of the Chancery Clerk in and for said County and State:

GRANTORS	DATE EXECUTED	TRUST DEED BOOK	Dage
Linda Cook		BOOK	PAGE
Dinda Cook	July 15, 1985	343	207

WHEREAS, default has occurred in the payment of the indebtedness secured by said deed(s) of trust, and the United States of America, as Beneficiary, has authorized and instructed me as Substitute Trustee to foreclose said deed(s) of trust by advertisement and sale at public auction in accordance with the statutes made and provided therefor.

THEREFORE, notice is hereby given that pursuant to the power of sale contained in said deed(s) of trust and in accordance with the statutes made and provided therefor, the said deed(s) of trust will be foreclosed and the property covered thereby and hereinafter described will be sold at public auction to the highest bidder for cash at the **East** front door of the County Courthouse in the city of Hernando, Mississippi, in the aforesaid County and will sell within legal hours (being between the hours of 11:00 AM and 4:00 PM) on February 8, 2016, to satisfy the indebtedness now due under and secured by said deed(s) of trust.

I will convey only such title as is vested in me as Substitute Trustee.

The premises to be sold are described as:

Lot 178, Chateau Ridge Subdivision, located in Section 11, Township 2, Range 6, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 14, Pages 47-50, in the office of the Chancery Clerk of Desoto County, Mississippi.

January 14, 2016 Date

2-8-16

Curtis B. Breland Substitute Trustee

Duly authorized to act in the premises by instrument dated May 2, 2012, and recorded in Book G-1, Page 43, of the records of the aforesaid County and State.

## SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 19th day of April, 2001, William H. Loftin, unmarried, executed a certain Deed of Trust to Thomas F. Baker, IV, Trustee for the benefit of First Tennessee Bank National Association, which Deed of Trust was recorded in the office of the Chancery Clerk of DeSoto County, Mississippi, and recorded in Deed of Trust Book 1326 at Page 0055 of the land records; and,

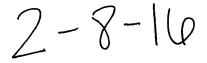
WHEREAS, said deed of trust was modified by instrument executed on August 30, 2001 and recorded in Book 1377 at Page 0585 in the office of the aforesaid Chancery Clerk; and,

WHEREAS, T. Frank Collins has been substituted in the place and stead of Thomas F. Baker, IV, Trustee for First Tennessee Bank National Association, said Appointment of Substitute Trustee being recorded in Book 3,935 at Page 88 of the records of the Chancery Clerk of said County; and,

WHEREAS, fee simple title is vested in William H. Loftin; and,

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, the legal holder of said indebtedness, First Tennessee Bank National Association, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, T. Frank Collins, Substituted Trustee in said Deed of Trust, will on the 8th day of February, 2016, offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the DeSoto County Courthouse, 2535 Hwy 51 S, Hernando, Mississippi to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:



Lot 1, Loftin Estates situated in Section 2, Township 2 South, Range 6 West, City of Olive Branch, DeSoto County, Mississippi as per plat recorded in Plat Book 58, Page 11, Chancery Clerk's Office, DeSoto County, Mississippi.

I WILL CONVEY only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this the 8th day of December, 2015.

/s/ T. Frank Collins
T. Frank Collins, Substituted Trustee

Prepared By: T. Frank Collins, Esq. Collins & Associates, PLLC 100 Webster Circle, Suite 2 Madison, Mississippi 39110 Telephone: (601) 853-4400

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